

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
CHICAGO DIVISION**

In re:	§	Case No. 09-43710-SPS
	§	
GISELA METZGAR	§	
	§	
	§	
Debtor(s)	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATION FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that David P. Leibowitz, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final report, must file a written objection within 21 days of the date of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 a.m. on 08/25/2010, in Courtroom 642, United States Courthouse, . If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 07/26/2010

By: /s/ David P. Leibowitz  
(Trustee)

David P. Leibowitz  
420 West Clayton St  
Waukegan, IL, 60085

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of</i>	<u>\$3,537.53</u>
<i>and approved disbursements of</i>	<u>\$426.38</u>
<i>leaving a balance on hand of<sup>1</sup>:</i>	<u>\$3,111.15</u>

Claims of secured creditors will be paid as follows: NONE

Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<b>Reason/Applicant</b>	<b>Fees</b>	<b>Expenses</b>
Trustee, DAVID P. LEIBOWITZ	\$777.79	\$66.14

Applications for prior chapter fees and administrative expenses have been filed as follows:  
NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$45,470.79 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 5.0%.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of additional interest

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Proposed Amount
1	American Express Centurion Bank	\$2,788.83	\$139.06
2	Chase Bank USA, N.A.	\$10,960.52	\$546.50
3	American Express Bank, FSB	\$22,630.75	\$1,128.39
4	Chase Bank USA, N.A.	\$1,702.06	\$84.87
5	CANDICA L.L.C.	\$2,999.13	\$149.54
6	Fia Card Services, NA/Bank of America	\$4,389.50	\$218.86

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0%.

Tardily filed general (unsecured) claims are as follows: NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0%.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

The amount of surplus returned to the debtor(s) after payment of all claims and interest is \$0.00.

Prepared By: /s/ David P. Leibowitz

Trustee

David P. Leibowitz  
420 West Clayton St  
Waukegan, IL, 60085

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service Page 4 of 4

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 09-43710

User: corrinal  
Form ID: pdf006

Page 1 of 1  
Total Noticed: 22

Date Rcvd: Jul 27, 2010

The following entities were noticed by first class mail on Jul 29, 2010.

db +Gisela Metzgar, 7427 South Roberts Road, Bridgeview, IL 60455-1029  
 aty Carrie A Zuniga, Leibowitz Law Center, 420 West Clayton Street, Waukegan, IL 60085-4216  
 aty John Eggum, Lakelaw, 420 W Clayton Street, Waukegan, IL 60085-4216  
 aty +Jonathan T Brand, Lakelaw, 420 W. Clayton Street, Waukegan, IL 60085-4216  
 aty +Robert D. Rotman, Rotman & Elovitz, Ltd., 134 N LaSalle St. Ste 200, Chicago, IL 60602-1056  
 tr +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216  
 14739071 +American Express, P.O. Box 981537, El Paso, TX 79998-1537  
 14998639 American Express Bank, FSB, POB 3001, Malvern, PA 19355-0701  
 14961958 American Express Centurion Bank, Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 14739072 +Amex, Delta Skymiles, P.O. Box 981537, El Paso, TX 79998-1537  
 14739073 +Bank Of America, P.O. Box 17054, Wilmington, DE 19850-7054  
 14739074 +Barclays Bank Delaware, Juniper Bank, 125 South West Street, Wilmington, DE 19801-5014  
 15059961 +CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 14739075 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285  
 14739076 +Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
 14997558 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 15059246 +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas, Tx 75374-0933  
 14739077 +Hsbc/Best Buy, P. O. Box 15521, Wilmington, DE 19850-5521  
 14739069 +Metzgar Gisela, 7427 South Roberts Road, Bridgeview, IL 60455-1029  
 14739070 +Rotman & Elovitz Ltd, 180 NLaSalle Suite 2101, Chicago, IL 60601-2701

The following entities were noticed by electronic transmission on Jul 27, 2010.

15145809 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 28 2010 00:44:39  
 Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809, Oklahoma City, OK 73124-8809  
 14739078 E-mail/PDF: cr-bankruptcy@kohls.com Jul 28 2010 01:01:31 Kohls/chase, P.O. Box 3043, Milwaukee, WI 53201-3043

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216  
 TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 29, 2010

Signature: \_\_\_\_\_

*Joseph Speetjens*